

## Imaged Certificate of Notice Page 1 of 3

United States Bankruptcy Court  
District of Rhode IslandIn re:  
Karen A Delamotte  
DebtorCase No. 14-10661-DF  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0103-1

User: crpamr  
Form ID: 105Page 1 of 1  
Total Noticed: 13

Date Rcvd: Jul 01, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2014.

db +Karen A Delamotte, 85 Mill Street Apt 2, Newport, RI 02840-3164  
 944212312 Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943  
 944212315 +The Peoples Credit Uni, 858 West Main Rd, Middletown, RI 02842-6398

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

944212305 EDI: BANKAMER.COM Jul 01 2014 18:38:00 Bank Of America, Po Box 982235, El Paso, TX 79998  
 944212306 +EDI: TSYS2.COM Jul 01 2014 18:38:00 Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014  
 944212307 +EDI: CHASE.COM Jul 01 2014 18:38:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
 944212308 +EDI: CITICORP.COM Jul 01 2014 18:38:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 944212309 +EDI: WFNBNB.COM Jul 01 2014 18:38:00 Comenity Capital/hsn, 995 W 122nd Ave, Westminster, CO 80234-3417  
 944212310 EDI: IRS.COM Jul 01 2014 18:38:00 IRS Central Insolvency Operation, PO BOX 21126, Philidelphia, PA 19114-0326  
 944212311 +EDI: LTDFINANCIAL.COM Jul 01 2014 18:38:00 Ltd, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134  
 944212313 +EDI: CITICORP.COM Jul 01 2014 18:38:00 Shell/citi, Po Box 6497, Sioux Falls, SD 57117-6497  
 944212314 +EDI: WTRRNBNB.COM Jul 01 2014 18:38:00 Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 944212316 +EDI: TFSR.COM Jul 01 2014 18:38:00 Toyota Motor Credit, 1500 W Park Dr, Westborough, MA 01581-3936

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 03, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2014 at the address(es) listed below:

Charles A. Pisaturo, Jr. cpisaturo@earthlink.net,  
 RI10@ecfcbis.com;Jenn@pisaturolaw.necoxmail.com  
 Gary L. Donahue ustpreigion01.pr.ecf@usdoj.gov  
 William W. Harvey on behalf of Debtor Karen A Delamotte wwh@lawhch.com, harvey6021@gmail.com  
 TOTAL: 3

**United States Bankruptcy Court**

District of Rhode Island

**Case No. 1:14-bk-10661**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Karen A Delamotte  
aka Karen Maria Abbondanza  
85 Mill Street Apt 2  
Newport, RI 02840

Social Security / Individual Taxpayer ID No.:

xxx-xx-1127

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/1/14

Diane Finkle  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**